

**Information to identify the case:**

Debtor 1	Arlene Pedde	Social Security number or ITIN xxx-xx-1646
	First Name    Middle Name    Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN -----
		EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 12-13168-KCF		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Arlene Pedde

7/12/17

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
Arlene Pedde  
Debtor

Case No. 12-13168-KCF  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 45

Date Rcvd: Jul 12, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2017.

db +Arlene Pedde, 119 Lawrence Avenue, Keansburg, NJ 07734-1706  
512825123 +Capital One, N.A., c/o Creditors Bankruptcy Service, P. O. Box 740933, Dallas, TX 75374-0933  
512754417 +Cardiac Care Center, PO Box 7580, Shrewsbury, NJ 07702-7580  
512754418 +Cardonet Inc., PO Box 347464, Pittsburgh, PA 15251-4464  
512846228 +Charles Dooley Funeral Service, Inc., Dooley Funeral Home, 218 North Ave., West, Cranford, NJ 07016-2127  
512754423 +David S. Zukoff, M.D., 21 North Gilbert St., Red Bank, NJ 07701-4950  
512754425 +Dooley Funeral Home, 218 North Avenue West, Cranford, NJ 07016-2127  
512754426 +Edwin Leschhorn, M.D., 1 Riverview Plaza, Red Bank, NJ 07701-1864  
512754429 +Harley Davidson Credit Corp., Dept. 15129, Palatine, IL 60055-0001  
512754431 +Hospital Medicine Assoc Of Monmouth Cty, 157 Broad Street, Red Bank, NJ 07701-2028  
512754434 +Neurology Specialists NJ, 107 Monmouth Road, #110, W. Long Branch, NJ 07764-1021  
512754435 +Radiology Associates, PA, PO Box 828050, Philadelphia, PA 19182-8050  
512754437 +Riverview Medical Center, PO Box 34020, Newark, NJ 07189-0001  
512754439 +Sunrise Credit Services, Inc., Assignee Of T-Mobile, PO Box 9100, Farmingdale, NY 11735-9100

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 12 2017 23:24:18 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 12 2017 23:24:12 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
512893381 EDI: BANKAMER.COM Jul 12 2017 23:08:00 BAC Home Loan Servicing, LP, 400 National Way, Bankruptcy Department, Mail Stop CA6-919-01-23, Simi Valley, CA 93065-6414  
512824553 EDI: OPHSUBSID.COM Jul 12 2017 23:08:00 BACK BOWL I LLC, SERIES C, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
512817471 EDI: BANKAMER2.COM Jul 12 2017 23:08:00 FIA CARD SERVICES, N.A., PO Box 15102, Wilmington, DE 19886-5102  
512754414 EDI: BANKAMER.COM Jul 12 2017 23:08:00 Bank Of America, PO Box 15019, Wilmington, DE 19886  
512754415 EDI: BANKAMER.COM Jul 12 2017 23:08:00 Bank Of America Home Loans, PO Box 5170, MS SV314B, Simi Valley, CA 93062-5170  
512754416 E-mail/Text: bankruptcyletters@meridianhealth.com Jul 12 2017 23:25:03 Bayshore Community Hospital, PO Box 95000-1635, Philadelphia, PA 19195-0001  
512754420 EDI: CITICORP.COM Jul 12 2017 23:08:00 Citi, PO Box 183113, Columbus, OH 43218  
512754422 EDI: CITICORP.COM Jul 12 2017 23:08:00 Citi Cards, PO Box 183051, Columbus, OH 43218  
512754427 EDI: CBSAAFES.COM Jul 12 2017 23:08:00 Exchange Credit Program, PO Box 78731, Phoenix, AZ 85062  
512754419 EDI: CHASE.COM Jul 12 2017 23:08:00 Chase, PO Box 15153, Wilmington, DE 19886-5153  
512754421 EDI: CITICORP.COM Jul 12 2017 23:08:00 Citi, PO Box 6077, Sioux Falls, SD 57117-6077  
513037263 EDI: CITICORP.COM Jul 12 2017 23:08:00 Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493  
512754424 EDI: DISCOVER.COM Jul 12 2017 23:08:00 Discover, PO Box 71084, Charlotte, NC 28272-1084  
512768631 EDI: DISCOVER.COM Jul 12 2017 23:08:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
512754428 EDI: FORD.COM Jul 12 2017 23:08:00 Ford Credit, PO Box 220564, Pittsburgh, PA 15257-2564  
512754432 EDI: RMSC.COM Jul 12 2017 23:08:00 JC Penney, PO Box 960090, Orlando, FL 32896-0090  
512754433 EDI: CBSKOHLS.COM Jul 12 2017 23:08:00 Kohl's, PO Box 2983, Milwaukee, WI 53201-2983  
512824646 EDI: OPHSUBSID.COM Jul 12 2017 23:08:00 OAK HARBOR CAPITAL IV, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
513111419 EDI: PRA.COM Jul 12 2017 23:08:00 Portfolio Recovery Associates, PO BOX 41067, Norfolk VA 23451  
513056579 EDI: PRA.COM Jul 12 2017 23:08:00 Portfolio Recovery Associates, LLC, c/o Citibank Oil, PO Box 41067, Norfolk VA 23541  
513128887 EDI: PRA.COM Jul 12 2017 23:08:00 Portfolio Recovery Associates, LLC, c/o Jc Penney, PO Box 41067, Norfolk VA 23541  
513006185 EDI: PRA.COM Jul 12 2017 23:08:00 Portfolio Recovery Associates, LLC, c/o Sears Gold Mastercard, PO Box 41067, Norfolk VA 23541  
512978059 EDI: PRA.COM Jul 12 2017 23:08:00 Portfolio Recovery Associates, LLC, c/o Thd, POB 41067, Norfolk VA 23541  
512754438 EDI: SEARS.COM Jul 12 2017 23:08:00 Sears Credit Cards, PO Box 183082, Columbus, OH 43218-3082  
512754440 EDI: WTRRNBNK.COM Jul 12 2017 23:08:00 Target National Bank, PO Box 59317, Minneapolis, MN 55459-0317  
512930005 EDI: USBANKARS.COM Jul 12 2017 23:08:00 US BANK N.A., BANKRUPTCY DEPARTMENT, P.O. BOX 5229, CINCINNATI, OH 45201-5229  
512754441 EDI: USBANKARS.COM Jul 12 2017 23:08:00 US Bank, PO Box 790408, St. Louis, MO 63179  
512754442 EDI: USAA.COM Jul 12 2017 23:08:00 USAA Credit Card Payments, 10750 McDermott Fwy, San Antonio, TX 78288-1600  
512849444 E-mail/Text: bncmail@w-legal.com Jul 12 2017 23:24:39 USAA FEDERAL SAVINGS BANK, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
TOTAL: 31

District/off: 0312-3

User: admin  
Form ID: 3180W

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Total Noticed: 45

Date Rcvd: Jul 12, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Capital One, N.A., c/o Creditors Bankruptcy Service, P.O. Box 740933,  
Dallas, TX 75374-0933  
512754430\* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Home Depot Credit Services, Processing Center,  
Des Moines, IA 50364)  
512754436 ###Red Bank Radiologists, PO Box 1026, Neptune, NJ 07754-1026

TOTALS: 0, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 14, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on July 12, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Brian L. Hoffman on behalf of Debtor Arlene Pedde brian@hoffman-hoffman.net,  
info@hoffman-hoffman.net  
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Jeannette A. Hoffman on behalf of Debtor Arlene Pedde jeannette@hoffman-hoffman.net,  
info@hoffman-hoffman.net  
R. A. Lebron on behalf of Creditor BANK OF AMERICA, N.A. SUCCESSOR BA MERGER TO BAC HOME  
LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP bankruptcy@feinsuch.com  
TOTAL: 5